This is important information about your account with:

TexasBank
901 Santa Fe Drive
Weatherford, TX 76086

(817) 596-9998

EMPOWER MONEY MARKET

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to $0.99, the interest rate paid on the entire balance in your account will be 0.000000% with a(n) annual percentage yield of 0.00%. Additional conditions describing the minimum balance to earn this rate are detailed below.

If your daily balance is $1.00 or more, but less than or equal to $99,999.99, the interest rate paid on the entire balance in your account will be 1.000000% with a(n) annual percentage yield of 1.00%.

If your daily balance is $100,000.00 or more, but less than or equal to $249,999.99, the interest rate paid on the entire balance in your account will be 1.250000% with a(n) annual percentage yield of 1.26%.

If your daily balance is $250,000.00 or more, but less than or equal to $999,999.99, the interest rate paid on the entire balance in your account will be 1.750000% with a(n) annual percentage yield of 1.76%.

If your daily balance is $1,000,000.00 or more, but less than or equal to $4,999,999.99, the interest rate paid on the entire balance in your account will be 1.750000% with a(n) annual percentage yield of 1.76%.

If your daily balance is $5,000,000.00 or more, the interest rate paid on the entire balance in your account will be 2.000000% with a(n) annual percentage yield of 2.02%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is $1,000.00.

Minimum Balance to Obtain the Disclosed Annual Percentage Yield. This account will not earn interest on balances less than $1.00.

Minimum Balance to Avoid a Fee. If the minimum balance falls below $15,000.00 on any day of the month, your account will be subject to a Monthly Service Charge of $10.00 for that month.

© 2023 Wolters Kluwer Financial Services, Inc.
All rights reserved.

MAA7818%138694S%D-Deposit%333-11-1234%%DOCID%%08/13/2026

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Limitations on Frequency of Transfers. Transfers from a Money Market account to another account or to third parties by preauthorized, automatic or telephone transfer are unlimited. Other withdrawals are limited to six (6) per statement cycle. The Bank may charge $5 per withdrawal over the six (6) limitation. If you exceed the withdrawals set forth on a regular basis, your account may be changed to a checking account.

Fees and Charges. The following fees and charges apply to this account:

- Paper Statements: $3.00 per cycle (after 1st year)
- Overdraft Items: $25.00 per item
- Returned Items: $25.00 per item

Additional Terms. The following additional terms apply to this account: ***OVERDRAFTS AND RETURNED ITEMS: For additional information regarding the Bank's overdraft practices see Section 6 of the Terms and Conditions. ***COMMON FEATURES: For a complete list of fees see the Common Features document included in your packet. ***DEBIT CARD: A debit card is NOT available for this account.

© 2023 Wolters Kluwer Financial Services, Inc.
All rights reserved.

MAA7818%138694S%D-Deposit%333-11-1234%%DOCID%%08/13/2026